

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 11/24/2009



The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	
Share Savings Accounts	0.10%/0.10%	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$25.00	Average Daily Balance	Account transfer limitations apply
No Dividend Savings	n/a	—	—	—	\$5.00	—	—	—	Account transfer limitations apply
Holiday Club Accounts	0.10%/0.10%	Quarterly	Quarterly	Quarterly (calendar)	\$0.00	—	\$25.00	Average Daily Balance	Withdrawal limitations apply
Individual Development Accounts	1.00%/1.00%	Quarterly	Quarterly	Quarterly (calendar)	\$0.00	—	—	Average Daily Balance	Account Withdrawal limitations apply
Money Market Savings Accounts \$500.00 TO \$2,500.00 \$2,500.01 TO \$10,000.00 \$10,000.01 TO \$50,000.00 \$50,000.01 TO \$95,000.00 \$95,000.01 OR GREATER	0.15%/0.15% 0.30%/0.30% 0.50%/0.501% 0.75%/0.753% 0.85%/0.853%	Monthly	Monthly	Monthly (calendar)	\$500.00	\$500.00	\$500.00 \$2,500.01 \$10,000.01 \$50,000.01 \$95,000.01	Daily Balance	Account transfer and withdrawal limitations apply
Share Draft Checking Accounts \$0.00 TO \$49,999.99 \$50,000.00 OR GREATER	0.01%/0.01% 0.01%/0.01%	Monthly	Monthly	Monthly (calendar)	\$40.00	—	\$0.00 \$50,000.00	Average Daily Balance	—
Non-Profit Checking Accounts \$0.00 TO \$49,999.99 \$50,000.00 OR GREATER	0.01%/0.01% 0.01%/0.01%	Monthly	Monthly	Monthly (calendar)	\$40.00	—	\$0.00 \$50,000.00	Average Daily Balance	—
Small Biz Checking	n/a	—	—	—	\$100.00	\$100.00	\$100.00	Daily Balance	—
Business Builder Checking	n/a	—	—	—	\$35.00	\$35.00	\$35.00	Daily Balance	—
Fee Free Checking	n/a	—	—	—	\$40.00	—	—	—	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. **Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The Money Market Savings, Share Draft Checking and Non-Profit Checking accounts are Tiered Rate

accounts. The balance ranges, Dividend Rates and Annual Percentage Yields applicable to each tier are disclosed in the Rate Schedule. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

2. **Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. **Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the

first calendar day of the period and ends on the last calendar day of the period.

4. **Accrual of Dividends.** For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. **Balance Information.** To open any account you must deposit or already have on deposit at least the par value of one full share in a Share Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate

before accrued dividends are credited, you will not receive the accrued dividends.

5. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one full share in a Share Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Money Market Savings, Small Biz and Business Builder accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Fee Schedule. For Money Market Savings, Small Biz and Business Builder accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For Share Savings, Holiday Club, Individual Development, Share Draft Checking and Non-Profit Checking accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the Fee Schedule. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations. For Share Savings, No Dividend Savings, Holiday Club, and Money Market Savings accounts, no more than six (6) preauthorized, automatic, or telephone transfers or withdrawals may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft or to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Holiday Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 15 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Holiday Club accounts, you may close it. If you close your Holiday Club accounts, you will be charged a fee as stated in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Individual Development Accounts, withdrawals are only permitted as set forth in the program agreement provided at account opening. For Share Savings, Share Draft Checking, Non-Profit Checking, Small Biz, Business Builder accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be

available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

FEE SCHEDULE

Account Fees (apply to all accounts)

• Overdraft.....	\$ 25.00 /Item
• NSF	\$ 25.00 /Item
• Returned Item.....	\$ 25.00 /Item
• Stop Payment	
Personal Check or ACH	\$ 15.00
• Check Printing	Prices may vary depending upon style
• Monthly Checking.....	\$ 3.00 /Month
	Personal
	\$ 5.00 /Month
	Non-Profit

Money Market Savings Account Fees

• Minimum Balance.....	\$ n/a /Month
	If minimum daily balance is not met
• Excessive Withdrawal.....	\$ 5.00 /Withdrawal
	After six (6) preauthorized, automatic or telephone transfer withdrawals per month

Business Builder Checking

• Below \$35 Minimum Balance.....	\$ 5.00 /month
• Excess Debit Fee	25 free, \$.15 per item starting w/ 25th item
• Negative Daily Balance Fee.....	\$ 12.00 /day

Small Biz Checking

• Below \$100 Minimum Balance.....	\$ 5.00 /month
• Excess Debit Fee	75 free, \$.15 per item starting w/ 76th item
• Negative Daily Balance Fee.....	\$ 12.00 /day

Holiday Club Account Fees

• Early Closure.....	\$ 5.00 and loss of dividends
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Other Service Fees

• Wire Transfer (Incoming).....	\$ 10.00 /Transfer
• Wire Transfer (Outgoing).....	\$ 20.00 /Transfer
• Wire Transfer (Outgoing/International).....	\$ 30.00 /Transfer
• Copy of Cleared Check/ Money Order.....	\$ 20.00 /Corporate
	\$ 2.50 /Member
• Copies (Related to Research).....	\$.50 /Page
• Check Cashing	\$ 1.00

• Money Order	\$ 1.00 /Money Order
• Money Order Stop Payment.....	\$ 15.00
• Account Research.....	\$ 20.00 /Hour
	\$ 20.00 /Minimum Charge
• Statement Copy	\$ 5.00 /Copy
• Inactive Account.....	\$ 5.00 /Month
	Charged after two (2) years
• Telephone Transfer (Not Audio Response or ATM).....	\$ 2.00 /Transfer
• Overdraft Protection Transfer.....	\$ 3.00 /Transfer
• IRA Set-Up.....	\$ 20.00
• Abandoned Account.....	\$ 100.00
• Card Rush Fee.....	\$ 35.00
• Corporate Check/Money Order Void Fee.....	\$ 5.00
• Credit Investigation Fee	\$ 50.00
• Credit/Budget Builder Program	\$ 50.00
• IRS Tax Levy Processing.....	\$ 200.00
• Stop Payment on all Electronic Debits (ACH)	\$ 25.00

EFT FEES

• ATM Out-of-Network	\$ 1.75 /Transaction
• ATM Excess Activity.....	5 free; \$1.65 starting with 6th transaction

• Non-member On-Us draft cashing fee	\$ 10.00
• Returned Mail Processing	\$ 5.00

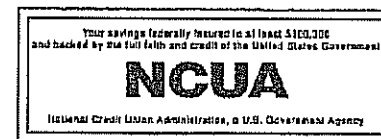
• Card Replacement	\$ 10.00
• PIN Reissue	\$ 5.00
• ACH Overdraft.....	\$ 25.00 /Item
• ATM/Debit Card Overdraft	\$ 25.00 /Item
• Lost/Stolen Card	\$ 10.00 /Does not include card replacement
• Telephone Check Request.....	\$ 1.50
• Scheduled Bill Payment	\$ 1.50

Share Value/Membership Fee

• Par Value of One Share	\$ 5.00
• Membership	\$ 5.00

**Cannot be closed until all obligations of the Credit Union are met.

The rates and fees appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.



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